

EXHIBIT H

From: Debbie Merritt CFA, PhD
Sent: Monday, October 10, 2022 5:36 PM
To: John Magness; Matthew D. Hill
Subject: Dallas Analysis
Attachments: 2022-10-10 C2C Financial Analysis.xlsx

John,

Sorry it took me so long to get this to you. I've been interrupted a thousand times...and it wasn't even YOU!

I have attached a relatively high level analysis of Dallas for your review. Payroll is now running approximately \$225,000 per month with operating expenses at \$207,000 based on the first 8 months of 2022. With an average of \$3,056 revenue per file (net premium plus escrow fees), Dallas needs to close a minimum of 140 files per month just to break even.

Net operating loss through August 31, 2022 is \$1,677,621. We were over budget in McKinney by \$59,000.

Details are in the workbook.

Net Operating Loss 2021 \$ (553,519.49)
 Net Operating Loss 2022 \$ (1,124,101.79)

tal Net Loss through 8/2022 \$ (1,677,621.28)

McKinney Buildout \$ (258,772.67)
 Plano \$ (40,195.00)

	Plano	McKinney	Grapevine	Corporate	Title Plant	Marketing	Escrow Ops & Accounting	Monthly Total
Wages/Commissions	24,348	27,750	32,692	43,750	18,110	22,916	20,000	189,566
Employer Taxes & Benefits	6,672	7,206	3,564	5,358	1,968	4,310	4,556	33,634
TOTAL PAYROLL	31,020	34,956	36,256	49,108	20,078	27,226	24,556	223,200

Average Operating Expenses 206,773

Average Monthly Cost for Dallas Region 429,973

Average revenue per file (premium and escrow fee) 3,056

Minimum files to close for breakeven 141



Debbie Merritt CFA, PhD
Chief Financial Officer

(CNSX: STX) (OTC: STXMF)

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Disclaimer

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Document Produced in Native Format

2022-10-10 C2C Financial Analysis.xlsx

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Total Net Loss through 8/2022 \$ (1,677,621.28)

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Average Monthly Cost for Dallas Region **429,973**

Average revenue per file (premium and escrow fee) **3,056**

Minimum files to close for breakeven 141

Coast to Coast Title, LLC

Profit and Loss - Detail

Reporting Book: ACCRUAL
 As of Date: 08/31/2022
 Department: Magnolia Title - Dallas

Files Closed	24	27	26	33	35	26	31	24	226
	Month Ending 01/31/2022	Month Ending 02/28/2022	Month Ending 03/31/2022	Month Ending 04/30/2022	Month Ending 05/31/2022	Month Ending 06/30/2022	Month Ending 07/31/2022	Month To Date 08/31/2022	Year To Date 08/31/2022
Revenue									
Revenue - Other									
4160 - Gross Title Premium	54,877.61	86,724.15	60,113.05	78,529.90	70,146.50	84,227.05	95,731.96	72,082.90	602,433.12
4161 - Escrow Fees	14,425.00	22,225.00	18,341.00	23,966.00	23,466.90	22,925.00	27,175.00	20,125.00	172,648.90
4163 - Underwriter Premium (Contra)	(7,794.34)	(13,008.57)	(9,016.89)	(11,779.41)	(10,521.84)	(12,508.58)	(14,201.21)	(10,812.42)	(89,643.26)
4168 - Services: Education Classes	0.00	31.00	0.00	0.00	0.00	0.00	0.00	0.00	31.00
Total Revenue - Other	61,508.27	95,971.58	69,437.16	90,716.49	83,091.56	94,643.47	108,705.75	81,395.48	685,469.76
Total Revenue	61,508.27	95,971.58	69,437.16	90,716.49	83,091.56	94,643.47	108,705.75	81,395.48	685,469.76
Cost of Revenue									
Cost of Products Revenue									
5132 - Title Commissions	12,237.83	21,073.61	14,991.89	17,565.90	12,418.63	15,192.27	16,331.07	17,896.48	127,707.68
Total Cost of Products Revenue	12,237.83	21,073.61	14,991.89	17,565.90	12,418.63	15,192.27	16,331.07	17,896.48	127,707.68
Total Cost of Revenue	12,237.83	21,073.61	14,991.89	17,565.90	12,418.63	15,192.27	16,331.07	17,896.48	127,707.68
Gross Profit	49,270.44	74,897.97	54,445.27	73,150.59	70,672.93	79,451.20	92,374.68	63,499.00	557,762.08
Gross Margin (%)	80%	78%	78%	81%	85%	84%	85%	78%	81%
Operating Expenses									
General and Administrative									
Business Licenses and Permits									
5406 - Licensing Expense	0.00	10.00	0.00	0.00	96.50	0.00	20.00	16.00	142.50
5414 - Bond Expense	0.00	0.00	0.00	0.00	1,010.00	21.00	0.00	36.00	1,067.00
Total Business Licenses and Permits	0.00	10.00	0.00	0.00	1,106.50	21.00	20.00	52.00	1,209.50
Other Operating Expense									
5410 - Bank Service Charges	4,315.59	1,334.28	1,862.80	1,759.48	2,022.71	2,053.39	2,039.70	2,408.75	17,796.70
5413 - Escrow Loss on File	1,386.45	731.55	964.51	103.06	185.21	573.25	1,975.04	9,967.81	15,886.88
5416 - Car Allowance	1,250.00	1,500.00	1,500.00	1,000.00	1,500.00	850.00	900.00	1,150.00	9,650.00
5424 - Dues and Subscriptions	541.91	563.87	966.87	1,598.07	884.95	3,200.60	2,011.36	1,523.29	11,290.92
5426 - Employee Appreciation	646.07	378.86	0.00	153.00	432.92	0.00	0.00	0.00	1,610.85
5432 - Miscellaneous Expenses	0.00	0.40	0.00	0.00	0.00	(0.04)	0.00	0.00	0.36
5434 - Office Services	1,783.95	1,783.95	1,732.00	1,732.00	1,732.00	1,732.00	2,132.53	1,096.29	13,724.72
5438 - Shredding Expense	60.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	1,740.00
5440 - Office Supplies	3,405.85	1,936.56	1,615.46	1,381.18	1,938.30	765.77	3,424.63	4,099.12	18,566.87
5444 - Postage	333.00	287.72	525.56	577.37	128.35	118.17	159.71	186.02	2,315.90

Coast to Coast Title, LLC

Profit and Loss - Detail

Reporting Book: ACCRUAL
 As of Date: 08/31/2022
 Department: Magnolia Title - Dallas

Files Closed	24	27	26	33	35	26	31	24	226
	Month Ending 01/31/2022	Month Ending 02/28/2022	Month Ending 03/31/2022	Month Ending 04/30/2022	Month Ending 05/31/2022	Month Ending 06/30/2022	Month Ending 07/31/2022	Month To Date 08/31/2022	Year To Date 08/31/2022
5446 - Postage:Overnights	(246.49)	1,384.08	403.37	3,180.25	1,411.22	917.88	1,216.57	1,489.11	9,755.99
5447 - Courier/Delivery Fees	0.00	64.75	0.00	0.00	0.00	0.00	0.00	24.75	89.50
5452 - Software Usage Fees	0.00	551.03	421.07	327.42	885.28	85.28	85.28	90.61	2,445.97
5453 - SaaS - Software as a Service	0.00	0.00	456.00	494.00	418.00	418.00	418.00	532.00	2,736.00
5458 - Moving Expense	0.00	0.00	0.00	0.00	0.00	0.00	1,156.27	135.31	1,291.58
5476 - Equipment Lease	652.71	524.86	524.86	524.86	1,115.09	224.63	243.53	243.53	4,054.07
5486 - Computer Hardware	179.87	0.00	626.72	0.00	0.00	1,278.72	0.00	0.00	2,085.31
5494 - Furniture Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	746.90	746.90
5496 - Corp Allocation	8,806.02	2,172.48	16,421.79	19,026.77	21,111.30	55,809.09	20,664.72	18,800.59	162,812.76
5551 - Title Plant Expenses	697.17	1,415.44	2,228.30	1,981.26	929.22	891.33	1,584.96	12,918.83	22,646.51
5553 - Recording Fee Expense	134.31	0.00	479.41	63.36	0.00	(247.95)	215.43	151.00	795.56
5554 - Notary Fee	2,725.00	2,450.00	3,362.50	2,525.00	1,300.00	875.00	2,250.00	1,549.95	17,037.45
Total Other Operating Expense	26,671.41	17,319.83	34,331.22	36,667.08	36,234.55	69,785.12	40,717.73	57,353.86	319,080.80
Total General and Administrative Expenses	26,671.41	17,329.83	34,331.22	36,667.08	37,341.05	69,806.12	40,737.73	57,405.86	320,290.30
Marketing and Advertising Expenses									
Advertising and Promotion									
5404 - Advertising and Promotion	26,990.37	641.90	698.00	1,187.61	3,783.31	8,673.10	582.57	995.42	43,552.28
5405 - Advertising and Promotion: Sponerships	379.18	0.00	125.00	0.00	300.00	0.00	0.00	0.00	804.18
Total Advertising and Promotion	27,369.55	641.90	823.00	1,187.61	4,083.31	8,673.10	582.57	995.42	44,356.46
Total Marketing and Advertising Expenses	27,369.55	641.90	823.00	1,187.61	4,083.31	8,673.10	582.57	995.42	44,356.46
Depreciation and Amortization Expense									
Depreciation									
6022 - Depr Exp - PP&E	471.53	471.53	471.53	550.96	550.96	1,272.16	1,646.69	1,676.48	7,111.84
6024 - Depr Exp - Leasehold	169.13	169.13	169.13	1,339.70	1,339.70	1,339.70	1,339.70	1,339.70	7,205.89
6026 - Depr Exp - ROU Lease	5,936.67	5,936.67	5,936.67	14,719.66	14,719.66	14,719.66	17,824.53	17,824.53	97,618.05
Total Depreciation	6,577.33	6,577.33	6,577.33	16,610.32	16,610.32	17,331.52	20,810.92	20,840.71	111,935.78
Total Depreciation and Amortization Expense	6,577.33	6,577.33	6,577.33	16,610.32	16,610.32	17,331.52	20,810.92	20,840.71	111,935.78
Payroll and Related Expenses									
Payroll Expenses									
7002 - Payroll Expenses:401k Match	2,348.98	2,695.60	3,009.06	2,815.23	2,088.53	2,689.85	3,125.63	3,287.69	22,060.57
7004 - Payroll Expenses:Payroll and Admin Fees	129.00	218.82	190.82	410.41	423.20	397.62	410.41	410.41	2,590.69
7006 - Payroll Expenses:Health/Dental Insurance Expense	7,937.51	6,962.26	6,016.78	9,958.48	8,170.91	4,272.16	9,312.95	6,521.77	59,152.82
7008 - Payroll Expenses:Wages	54,197.84	54,416.66	72,568.35	83,871.90	81,083.32	82,391.01	84,241.18	91,602.55	604,372.81
7009 - Payroll Expenses:Bonuses	0.00	0.00	0.00	75,000.00	0.00	0.00	(2,219.18)	0.00	72,780.82
7010 - Payroll Expenses: Payroll Tax Expense	8,227.24	5,705.56	7,643.12	13,858.73	7,122.31	6,161.86	6,175.35	7,038.10	61,932.27

Coast to Coast Title, LLC

Profit and Loss - Detail

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Total Payroll Expenses	72,840.57	69,998.90	89,428.13	185,914.75	98,888.27	95,912.50	101,046.34	108,860.52	822,889.98
Total Payroll and Related Expense	72,840.57	69,998.90	89,428.13	185,914.75	98,888.27	95,912.50	101,046.34	108,860.52	822,889.98
Utilities and Facilities									
Facilities									
5305 - CAM Charges	2,109.64	1,434.83	1,643.36	5,168.69	5,168.69	5,168.04	1,507.03	6,675.72	28,876.00
5306 - Rent Expense	3,800.00	7,600.00	3,800.00	3,800.00	3,800.00	3,800.00	0.00	0.00	26,600.00
Total Facilities	5,909.64	9,034.83	5,443.36	8,968.69	8,968.69	8,968.04	1,507.03	6,675.72	55,476.00
Repairs and Maintenance									
5302 - Repairs and Maintenance	0.00	0.00	0.00	0.00	0.00	0.00	415.68	0.00	415.68
Total Repairs and Maintenance	0.00	0.00	0.00	0.00	0.00	0.00	415.68	0.00	415.68
Utilities									
5308 - Utilities	870.16	1,902.06	991.49	525.00	731.52	1,773.00	2,323.96	894.77	10,011.96
5312 - Telephone Expense	886.54	962.90	983.78	883.64	983.64	1,033.64	940.17	1,692.72	8,367.03
5478 - Cable and Internet Expense	282.51	282.51	282.51	282.51	382.54	585.82	402.57	267.20	2,768.17
Total Utilities	2,039.21	3,147.47	2,257.78	1,691.15	2,097.70	3,392.46	3,666.70	2,854.69	21,147.16
Total Utilities and Facilities	7,948.85	12,182.30	7,701.14	10,659.84	11,066.39	12,360.50	5,589.41	9,530.41	77,038.84
Taxes and Insurance									
Insurance									
5314 - Insurance Expense:Liability Insurance	352.20	352.20	352.20	352.20	505.54	428.87	47.87	6,707.75	9,098.83
5316 - Insurance Expense:Work Comp	0.00	0.00	0.00	0.00	105.16	52.58	52.58	52.58	262.90
Total Insurance	352.20	352.20	352.20	352.20	610.70	481.45	100.45	6,760.33	9,361.73
Total Taxes and Insurance	352.20	352.20	352.20	352.20	610.70	481.45	100.45	6,760.33	9,361.73
Travel, Meals and Entertainment									
Travel Expenses									
5430 - Meals and Entertainment	1,486.22	1,204.62	3,407.23	2,363.39	3,123.21	2,272.92	2,274.13	2,478.11	18,609.83
5492 - Client Entertainment	0.00	0.00	141.43	0.00	0.00	0.00	0.00	0.00	141.43
5606 - Travel Expense:Ground Transportation	0.00	0.00	61.38	67.63	0.00	0.00	0.00	109.00	238.01
5608 - Travel Expense:Lodging	0.00	0.00	345.21	312.29	0.00	403.97	0.00	0.00	1,061.47
Total Travel Expenses	1,486.22	1,204.62	3,955.25	2,743.31	3,123.21	2,676.89	2,274.13	2,587.11	20,050.74
Total Travel, Meals and Entertainment	1,486.22	1,204.62	3,955.25	2,743.31	3,123.21	2,676.89	2,274.13	2,587.11	20,050.74
Professional Services									
Professional Services									

Coast to Coast Title, LLC
Profit and Loss - Detail

Reporting Book:

ACCRUAL

As of Date:

08/31/2022

Department:

Magnolia Title - Dallas

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5202 - Professional Expenses:Actuarial Expense	550.00	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	2,550.00
5206 - Professional Expenses:IT Consulting Fee	0.00	0.00	3,125.00	3,472.23	3,214.29	3,125.00	3,040.54	324.14	16,301.20
5208 - Professional Expenses:Legal Fees	3,550.06	0.00	1,650.56	2,884.00	875.00	0.00	20,296.25	0.00	29,255.87
5210 - Professional Expenses:BSpoke Management Fees	40,000.00	40,000.00	15,083.68	14,216.27	14,216.27	58,718.30	14,216.27	3,702.62	200,153.41
Professional Services	44,100.06	42,000.00	19,859.24	20,572.50	18,305.56	61,843.30	37,553.06	4,026.76	248,260.48
Total Professional Services	44,100.06	42,000.00	19,859.24	20,572.50	18,305.56	61,843.30	37,553.06	4,026.76	248,260.48
Total Operating Expenses	187,346.19	150,287.08	163,027.51	274,707.61	190,028.81	269,085.38	208,694.61	211,007.12	1,654,184.31
Other Income (expense)									
Other Expense									
Interest Expenses									
5702 - Interest Expense- ROU Lease	(1,710.36)	(1,686.58)	(1,662.67)	(4,273.55)	(4,215.08)	(4,156.32)	(5,028.71)	(4,946.29)	(27,679.56)
Total Interest Expenses	(1,710.36)	(1,686.58)	(1,662.67)	(4,273.55)	(4,215.08)	(4,156.32)	(5,028.71)	(4,946.29)	(27,679.56)
Total Other Expense	(1,710.36)	(1,686.58)	(1,662.67)	(4,273.55)	(4,215.08)	(4,156.32)	(5,028.71)	(4,946.29)	(27,679.56)
Total Other Income (Expense)	(1,710.36)	(1,686.58)	(1,662.67)	(4,273.55)	(4,215.08)	(4,156.32)	(5,028.71)	(4,946.29)	(27,679.56)
Net Income (Loss)	\$ (139,786.11)	\$ (77,075.69)	\$ (110,244.91)	\$ (205,830.57)	\$ (123,570.96)	\$ (193,790.50)	\$ (121,348.64)	\$ (152,454.41)	\$ (1,124,101.79)

Coast to Coast Title, LLC

Profit and Loss - Detail

Files Closed

	Month Ending 04/30/2021	Month Ending 05/31/2021	Month Ending 06/30/2021	Month Ending 07/31/2021	Month Ending 09/30/2021	Month Ending 10/31/2021	Month Ending 11/30/2021	Month To Date 12/31/2021	Year To Date 12/31/2021
Revenue									
Revenue - Other									
4160 - Gross Title Premium	0.00	0.00	0.00	0.00	0.00	41,080.76	69,730.15	92,569.51	203,380.42
4161 - Escrow Fees	0.00	0.00	0.00	0.00	0.00	12,759.66	26,504.85	30,200.00	69,464.51
Total Revenue - Other	0.00	0.00	0.00	0.00	0.00	53,840.42	96,235.00	122,769.51	272,844.93
Total Revenue	0.00	0.00	0.00	0.00	0.00	53,840.42	96,235.00	122,769.51	272,844.93
Cost of Revenue									
Cost of Products Revenue									
5132 - Title Commissions	0.00	0.00	0.00	0.00	12,787.25	25,077.54	22,669.39	30,357.00	90,891.18
Total Cost of Products Revenue	0.00	0.00	0.00	0.00	12,787.25	25,077.54	22,669.39	30,357.00	90,891.18
Cost of Consulting Revenue									
5110 - Contract Labor	0.00	0.00	0.00	0.00	0.00	0.00	100.00	250.00	350.00
Total Cost of Consulting Revenue	0.00	0.00	0.00	0.00	0.00	0.00	100.00	250.00	350.00
Total Cost of Revenue	0.00	0.00	0.00	0.00	12,787.25	25,077.54	22,769.39	30,607.00	91,241.18
Gross Profit	0.00	0.00	0.00	0.00	(12,787.25)	28,762.88	73,465.61	92,162.51	181,603.75
Gross Margin (%)						53.42%	76.34%	75.07%	66.56%
Operating Expenses									
General and Administrative									
Business Licenses and Permits									
5406 - Licensing Expense	0.00	0.00	0.00	0.00	5.00	56.99	32.00	0.00	93.99
Total Business Licenses and Permits	0.00	0.00	0.00	0.00	5.00	56.99	32.00	0.00	93.99
Other Operating Expense									
5410 - Bank Service Charges	25.00	10.00	10.00	10.00	0.00	45.85	1,512.10	3,075.56	4,688.51
5413 - Escrow Loss on File	0.00	0.00	0.00	0.00	0.00	222.33	311.01	25.00	558.34
5416 - Car Allowance	0.00	0.00	0.00	0.00	250.00	1,500.00	1,250.00	1,750.00	4,750.00
5424 - Dues and Subscriptions	0.00	0.00	0.00	0.00	233.82	519.00	1,249.77	1,046.67	3,049.26
5426 - Employee Appreciation	0.00	0.00	0.00	0.00	0.00	156.46	0.00	0.00	156.46
5432 - Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,070.95	4,070.95
5434 - Office Services	0.00	0.00	0.00	0.00	0.00	461.07	6,425.05	984.70	7,870.82
5438 - Shredding Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	165.00	165.00

Coast to Coast Title, LLC

Profit and Loss - Detail

Files Closed

	Month Ending 04/30/2021	Month Ending 05/31/2021	Month Ending 06/30/2021	Month Ending 07/31/2021	Month Ending 09/30/2021	Month Ending 10/31/2021	Month Ending 11/30/2021	Month To Date 12/31/2021	Year To Date 12/31/2021
5440 - Office Supplies	0.00	0.00	0.00	0.00	153.23	6,059.53	3,707.10	126.81	10,046.67
5444 - Postage	0.00	0.00	0.00	0.00	0.00	185.10	216.03	236.34	637.47
5446 - Postage:Overnights	0.00	0.00	0.00	0.00	0.00	426.48	352.61	(201.94)	577.15
5447 - Courier/Delivery Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73.50	73.50
5452 - Software Usage Fees	0.00	0.00	0.00	0.00	2,854.32	0.00	244.80	465.75	3,564.87
5476 - Equipment Lease	0.00	0.00	0.00	0.00	0.00	0.00	204.59	107.83	312.42
5486 - Computer Hardware	0.00	0.00	0.00	0.00	0.00	2,364.69	422.25	0.00	2,786.94
5494 - Furniture Expense	0.00	0.00	0.00	0.00	0.00	0.00	2,387.32	0.00	2,387.32
5551 - Title Plant Expenses	0.00	0.00	0.00	0.00	3,000.00	1,105.00	6,791.46	2,250.00	13,146.46
5553 - Recording Fee Expense	0.00	0.00	0.00	0.00	0.00	279.99	955.27	458.32	1,693.58
5554 - Notary Fee	0.00	0.00	0.00	0.00	0.00	0.00	1,500.00	5,025.00	6,525.00
Total Other Operating Expense	25.00	10.00	10.00	10.00	6,491.37	13,325.50	27,529.36	19,659.49	67,060.72
Total General and Administrative Expenses	25.00	10.00	10.00	10.00	6,496.37	13,382.49	27,561.36	19,659.49	67,154.71
Marketing and Advertising Expenses									
Advertising and Promotion									
5404 - Advertising and Promotion	0.00	0.00	0.00	0.00	221.47	2,659.84	4,918.97	1,396.66	9,196.94
5456 - Website	0.00	0.00	0.00	0.00	0.00	0.00	359.20	0.00	359.20
Total Advertising and Promotion	0.00	0.00	0.00	0.00	221.47	2,659.84	5,278.17	1,396.66	9,556.14
Total Marketing and Advertising Expenses	0.00	0.00	0.00	0.00	221.47	2,659.84	5,278.17	1,396.66	9,556.14
Depreciation and Amortization Expense									
Depreciation									
6022 - Depr Exp - PP&E	0.00	0.00	0.00	0.00	0.00	129.90	388.20	471.53	989.63
6024 - Depr Exp - Leasehold	0.00	0.00	0.00	0.00	0.00	0.00	0.00	169.13	169.13
6026 - Depr Exp - ROU Lease	0.00	0.00	0.00	0.00	0.00	5,936.67	5,936.67	5,936.67	17,810.01
Total Depreciation	0.00	0.00	0.00	0.00	0.00	6,066.57	6,324.87	6,577.33	18,968.77
Total Depreciation and Amortization Expense	0.00	0.00	0.00	0.00	0.00	6,066.57	6,324.87	6,577.33	18,968.77
Payroll and Related Expenses									
Payroll Expenses									
7002 - Payroll Expenses:401k Match	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65.63	65.63
7004 - Payroll Expenses:Payroll and Admin Fees	0.00	0.00	0.00	0.00	0.00	0.00	195.08	0.00	195.08
7006 - Payroll Expenses:Health/Dental Insurance Expense	0.00	0.00	0.00	0.00	0.00	1,638.96	3,082.68	10,536.70	15,258.34

Coast to Coast Title, LLC

Profit and Loss - Detail

Files Closed

	Month Ending 04/30/2021	Month Ending 05/31/2021	Month Ending 06/30/2021	Month Ending 07/31/2021	Month Ending 09/30/2021	Month Ending 10/31/2021	Month Ending 11/30/2021	Month To Date 12/31/2021	Year To Date 12/31/2021
7008 - Payroll Expenses:Wages	0.00	0.00	0.00	0.00	66,490.77	122,443.91	54,416.64	54,629.22	297,980.54
7010 - Payroll Expenses: Payroll Tax Expense	0.00	0.00	0.00	0.00	6,388.60	12,131.51	6,194.69	6,133.15	30,847.95
Total Payroll Expenses	0.00	0.00	0.00	0.00	72,879.37	136,214.38	63,889.09	71,364.70	344,347.54
Total Payroll and Related Expense	0.00	0.00	0.00	0.00	72,879.37	136,214.38	63,889.09	71,364.70	344,347.54
Utilities and Facilities									
Facilities									
5305 - CAM Charges	0.00	0.00	0.00	0.00	0.00	2,122.96	2,562.30	2,562.30	7,247.56
5306 - Rent Expense	0.00	0.00	0.00	0.00	0.00	3,800.00	3,800.00	3,800.00	11,400.00
Total Facilities	0.00	0.00	0.00	0.00	0.00	5,922.96	6,362.30	6,362.30	18,647.56
Repairs and Maintenance									
5302 - Repairs and Maintenance	0.00	0.00	0.00	0.00	0.00	318.19	0.00	350.60	668.79
Total Repairs and Maintenance	0.00	0.00	0.00	0.00	0.00	318.19	0.00	350.60	668.79
Utilities									
5308 - Utilities	0.00	0.00	0.00	0.00	0.00	639.18	1,300.33	0.00	1,939.51
5312 - Telephone Expense	0.00	0.00	0.00	0.00	50.00	1,502.33	820.66	1,353.01	3,726.00
5478 - Cable and Internet Expense	0.00	0.00	0.00	0.00	0.00	145.27	145.27	290.54	581.08
Total Utilities	0.00	0.00	0.00	0.00	50.00	2,286.78	2,266.26	1,643.55	6,246.59
Total Utilities and Facilities	0.00	0.00	0.00	0.00	50.00	8,527.93	8,628.56	8,356.45	25,562.94
Taxes and Insurance									
Insurance									
5314 - Insurance Expense:Liability Insurance	0.00	0.00	0.00	0.00	0.00	352.20	(331.80)	352.20	372.60
Total Insurance	0.00	0.00	0.00	0.00	0.00	352.20	(331.80)	352.20	372.60
Total Taxes and Insurance	0.00	0.00	0.00	0.00	0.00	352.20	(331.80)	352.20	372.60
Travel, Meals and Entertainment									
Travel Expenses									
5430 - Meals and Entertainment	0.00	0.00	0.00	0.00	1,069.31	3,273.11	1,886.00	7,218.77	13,447.19
5602 - Travel Expense:Airfare	0.00	0.00	0.00	0.00	0.00	827.53	0.00	0.00	827.53

Coast to Coast Title, LLC

Profit and Loss - Detail


Files Closed

	Month Ending 04/30/2021	Month Ending 05/31/2021	Month Ending 06/30/2021	Month Ending 07/31/2021	Month Ending 09/30/2021	Month Ending 10/31/2021	Month Ending 11/30/2021	Month To Date 12/31/2021	Year To Date 12/31/2021
5606 - Travel Expense:Ground Transportation	0.00	0.00	0.00	0.00	400.52	593.18	0.00	0.00	993.70
5608 - Travel Expense:Lodging	0.00	0.00	0.00	0.00	1,246.33	442.86	464.28	0.00	2,153.47
Total Travel Expenses	0.00	0.00	0.00	0.00	2,716.16	5,136.68	2,350.28	7,218.77	17,421.89
Total Travel, Meals and Entertainment	0.00	0.00	0.00	0.00	2,716.16	5,136.68	2,350.28	7,218.77	17,421.89
Professional Services									
Professional Services									
5202 - Professional Expenses:Actuarial Expense	0.00	0.00	0.00	0.00	0.00	0.00	51.00	0.00	51.00
5206 - Professional Expenses:IT Consulting Fee	0.00	0.00	0.00	0.00	0.00	0.00	2,354.44	0.00	2,354.44
5208 - Professional Expenses:Legal Fees	0.00	0.00	0.00	0.00	970.60	0.00	0.00	0.00	970.60
5210 - Professional Expenses:BSpoke Management Fees	0.00	0.00	0.00	0.00	0.00	80,659.00	122,431.02	40,000.00	243,090.02
Professional Services	0.00	0.00	0.00	0.00	970.60	80,659.00	124,836.46	40,000.00	246,466.06
Total Professional Services	0.00	0.00	0.00	0.00	970.60	80,659.00	124,836.46	40,000.00	246,466.06
Total Operating Expenses	25.00	10.00	10.00	10.00	83,333.97	252,999.09	238,536.99	154,925.60	729,850.65
Other Income (expense)									
Other Expense									
Interest Expenses									
5702 - Interest Expense- ROU Lease	0.00	0.00	0.00	0.00	0.00	(1,781.00)	(1,757.57)	(1,734.02)	(5,272.59)
Total Interest Expenses	0.00	0.00	0.00	0.00	0.00	(1,781.00)	(1,757.57)	(1,734.02)	(5,272.59)
Total Other Expense	0.00	0.00	0.00	0.00	0.00	(1,781.00)	(1,757.57)	(1,734.02)	(5,272.59)
Total Other Income (Expense)	0.00	0.00	0.00	0.00	0.00	(1,781.00)	(1,757.57)	(1,734.02)	(5,272.59)
Net Income (Loss)	\$ (25.00)	\$ (10.00)	\$ (10.00)	\$ (10.00)	\$ (96,121.22)	\$ (226,017.21)	\$ (166,828.95)	\$ (64,497.11)	\$ (553,519.49)

Created on: 10/10/2022 2:43 PM CDT

Comp Pay	2022
Regular	\$ 150,000
Holiday	\$ 4,615
PTO	\$ 5,769
Bereavement	\$ 2,308
Bonus	\$ 75,000
Gross	\$ 237,692

Was on Bspoke's payroll in 2021; we have no access. 2021 W2 included below from date of hire 2021 through 12/31/2021

a Employee's social security number 256-37-8102		Safe, accurate, FAST! Use				Visit the IRS website at www.irs.gov/efile					
b Employer identification number (EIN) 84-2892186				1 Wages, tips, other compensation 169616.78		2 Federal income tax withheld 49261.14					
c Employer's name, address, and ZIP code BS Title Team LLC 925 S. Capital of TX Hwy, BLDG A Suite Austin TX 78746				3 Social security wages 142800.00		4 Social security tax withheld 8853.60					
				5 Medicare wages and tips 170366.78		6 Medicare tax withheld 2470.32					
				7 Social security tips		8 Allocated tips					
d Control number				9		10 Dependent care benefits					
e Employee's first name and initial Last name Suff. Patricia Rissanen 6212 Crystal Cove Ct Mckinney TX 75071 f Employee's address and ZIP code				11 Nonqualified plans		12a See instructions for box 12 DD 750.0					
				13 Statutory employee Retirement plan Third-party sick pay <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>		12b DD 848.54					
				14 Other		12c					
						12d					
15 State Employer's state ID number		16 State wages, tips, etc.		17 State income tax		18 Local wages, tips, etc.		19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement

2021

Department of the Treasury—Internal Revenue Service

Copy B—To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.

McKinney Budget	200,000.00	Plano	Furniture	40,195.00
Architectural	(14,206.86)			
Commercial Construction	(98,328.15)			
Commercial Construction	(75,561.85)			
Furniture Expense - 2021	(1,976.00)			
IBB - Furniture	(13,439.24)			
Lindsey Furniture	(28,099.53)			
Furniture - Nebraska Furniture	(746.90)			
Lindsey Furniture	(28,099.54)			
IBB - Furniture-Refund	12,135.91			
Furniture - Nebraska Furniture	(1,450.51)			
Weirs Furniture	(4,540.00)			
Sign	(4,460.00)			
	<u>(258,772.67)</u>			
	(58,772.67) Over			